

<i>SERFF Tracking Number:</i>	<i>UHLC-126585592</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>45425</i>
<i>Company Tracking Number:</i>	<i>LA25091S2</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS08G.001 Plan A 2010</i>
	<i>Plans 2010</i>		
<i>Product Name:</i>	<i>Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>Direct Mail/LA25091S2</i>		

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Supplement

SERFF Tr Num: UHLC-126585592 State: Arkansas

TOI: MS08G Group Medicare Supplement -
Standard Plans 2010

SERFF Status: Closed-Filed-
Closed

State Tr Num: 45425

Sub-TOI: MS08G.001 Plan A 2010

Co Tr Num: LA25091S2

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Author: Tammy Frederick

Disposition Date: 04/28/2010

Date Submitted: 04/15/2010

Disposition Status: Filed-Closed

Implementation Date Requested: 05/17/2010

Implementation Date:

State Filing Description:

General Information

Project Name: Direct Mail

Status of Filing in Domicile: Not Filed

Project Number: LA25091S2

Date Approved in Domicile:

Requested Filing Mode: File & Use

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Overall Rate Impact:

Group Market Type: Association

Filing Status Changed: 04/28/2010

Explanation for Other Group Market Type:

State Status Changed: 04/28/2010

Deemer Date:

Created By: Tammy Frederick

Submitted By: Tammy Frederick

Corresponding Filing Tracking Number:

LA25091S2

Filing Description:

We enclose for your information and review, proof copies of advertising material for use in connection with the AARP group health insurance program. The enclosed advertising is new and does not replace any material previously submitted to the Department.

Please note that when folded for final production, the component number of the self-mailers, CA25030S1 and CA25031ST, and the brochure, BA25050S2, will appear in the bottom left hand corner of the component. L2540ST, located on the right hand side of the page on component numbers LA25091S2 and LA25092S1 is strictly used as an internal document for the vendor's reference.

SERFF Tracking Number: UHLC-126585592 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 45425
Company Tracking Number: LA25091S2
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Medicare Supplement
Project Name/Number: Direct Mail/LA25091S2

The definitions, disclosures, eligibility requirements, exclusions, limitations, Group Policy Form No. GRP 79171 GPS-1, as well as, the statement, "...not connected with, or endorsed by, the U.S. Government or the federal Medicare program," can be found in BA25014AR which was approved by your Department on 11/3/09 under State Tracking Number 43646.

These materials will be utilized with the following materials:

Approved 11/5/09 under State Tracking number: 43459

Standardized Medicare Supplement Certificates: MDA 0001 – MDN 0007 (Mass Marketed)
Standardized Medicare Supplement Certificates: MAA 0010 – MAN 0016 (Agent Sales only)
Standardized Medicare Select Certificate: MDSC 0008, MDSF 0009 (Mass Marketed)
Standardized Medicare Select Certificate: MASC 0017, MASF 0018 (Agent Sales only)
Plan Benefit Tables: BT25 – BT33
BT002 ST AB, CF, KLN
BT002 ST CCSelect,
BT002 ST FFSelect
Plan Overviews: POV3, POV4
Rules & Disclosures: RD4, RD5
Premium Rate Pages: MRP0001 (Med Supp), MRP0002 (Med Select) - - (All Non-Agent Marketing Channels)
MRP0003 (Med Supp), MRP0004 (Med Select) - - (All Marketing Channels)
Medicare Select Plan of Operation: PO3

Approved 11/13/09 under State Tracking number: 43696

Enrollment Applications: M75146IMMMAR01 01B, et al

Approved 11/3/09 under State Tracking number: 43646

Wrap – BA25014AR
Guide – GU25003AR

Company and Contact

SERFF Tracking Number: UHLC-126585592 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 45425
 Company Tracking Number: LA25091S2
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: Medicare Supplement
 Project Name/Number: Direct Mail/LA25091S2

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
 680 Blair Mill Rd. 215-902-8444 [Phone]
 Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut
 450 Columbus Boulevard Group Code: 707 Company Type: Life and Health
 PO Box 150450 Group Name: State ID Number:
 Hartford, CT 06115-0450 FEIN Number: 36-2739571
 (860) 702-5000 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$350.00
 Retaliatory? No
 Fee Explanation: 50.00 per form. 7 forms
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$350.00	04/15/2010	35677039

SERFF Tracking Number: UHLC-126585592 *State:* Arkansas
Filing Company: UnitedHealthcare Insurance Company *State Tracking Number:* 45425
Company Tracking Number: LA25091S2
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Medicare Supplement
Project Name/Number: Direct Mail/LA25091S2

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/28/2010	04/28/2010

SERFF Tracking Number:	UHLC-126585592	State:	Arkansas
Filing Company:	UnitedHealthcare Insurance Company	State Tracking Number:	45425
Company Tracking Number:	LA25091S2		
TOI:	MS08G Group Medicare Supplement - Standard Sub-TOI:		MS08G.001 Plan A 2010
	Plans 2010		
Product Name:	Medicare Supplement		
Project Name/Number:	Direct Mail/LA25091S2		

Disposition

Disposition Date: 04/28/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Letter	Filed	Yes
Form	Letter	Filed	Yes
Form	Brochure	Filed	Yes
Form	Self-Mailer	Filed	Yes
Form	Self-Mailer	Filed	Yes
Form	Outside Envelope	Filed	Yes
Form	Outside Envelope	Filed	Yes

SERFF Tracking Number: UHLC-126585592 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 45425

Company Tracking Number: LA25091S2

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010

Product Name: Medicare Supplement

Project Name/Number: Direct Mail/LA25091S2

Form Schedule

Lead Form Number: LA25091S2

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Status						
Filed 04/28/2010	LA25091S2	Advertising Letter	Initial		45.000	LA25091S2.pdf
Filed 04/28/2010	LA25092S1	Advertising Letter	Initial		45.000	LA25092S1.pdf
Filed 04/28/2010	BA25050S	Advertising Brochure	Initial		45.000	BA25050S2.pdf
Filed 04/28/2010	CA25030S	Advertising Self-Mailer	Initial		45.000	CA25030S1.pdf
Filed 04/28/2010	CA25031S	Advertising Self-Mailer	Initial		45.000	CA25031ST.pdf
Filed 04/28/2010	OA25044S	Advertising Outside Envelope	Initial		45.000	OA25044ST.pdf
Filed 04/28/2010	OA25045S	Advertising Outside Envelope	Initial		45.000	OA25045ST.pdf

It's a good time to see what a
Medicare supplement insurance
plan has to offer.

[Sample A. Sample
123 Main Street
Suite 1234
Anytown S2 12345-6789]

Dear [Sample A. Sample],

Maybe you're satisfied with your current Medicare insurance. Or maybe your needs have changed, and you are considering alternatives. This could be a good time to consider an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

Why choose a Medicare supplement plan?

Since basic Medicare alone covers only about 80% of your Medicare Part B expenses, it may be a good idea to have Medicare supplement insurance to help cover some of those out-of-pocket medical expenses. AARP Medicare Supplement Insurance Plans offer a range of Medicare supplement plans to choose from. And these are the only Medicare supplement plans to carry the AARP name.

Medicare supplement plans can be more affordable than you think.

A Medicare supplement plan can help you predict your out-of-pocket costs so you can better manage your budget. See the Rate Page for plans and rates in your area.

Save with additional discounts.

You could save \$2 per month (\$24 per year) on the total household premium when you sign up for Electronic Funds Transfer (EFT). Over 1.9 million** AARP members find this to be a convenient and cost-effective way to pay their monthly premiums.

Now is a good time to look at your insurance.

Many people are considering their choices during the Medicare Advantage Annual Enrollment Period, which extends from November 15 to December 31 each year. It's a good time to consider a Medicare supplement plan. Why? Because if you're looking to change from a Medicare Advantage plan, you can return to Medicare Parts A & B during this time and apply for a Medicare supplement plan.

(continued on back)

**The only Medicare
supplement plans
endorsed by AARP**

**Choose your own
doctor or hospital
that accepts Medicare
patients**

**No referrals for
specialists**

**Virtually no claim
forms**

**A plan that travels
with you in the U.S.**

**Helps pay some
expenses Medicare
alone doesn't pay**

**A variety of plan
choices**

**For more information,
call toll-free
[1-866-518-7220]**

*** Based on January 2010 internal company statistics.*

(continued from front)

One phone call may be all the information you need.

You don't need to be a member to call and get answers about AARP Medicare Supplement Insurance Plans. But you do need to be a member to enroll. You can apply for AARP membership when you apply for an AARP Medicare Supplement Plan. Call toll-free [1-866-518-7220] (711 for TTY access). You can also find helpful information at www.aarphealthcare.com/learn.

Sincerely,



Susan Morisato
President, Ovations Insurance Solutions
UnitedHealthcare Insurance Company

Enclosed is everything you need to help you choose your AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company.

Follow these steps to get started:

1. Review the enclosed Medicare supplement brochure to understand how this insurance works, as well as ways it can help you reduce out-of-pocket costs.
2. Now look for the enclosed Rate Page. Keep this handy while you look at the enclosed plan booklet.
3. Compare plans that sound like a good fit for your needs. Then look at the prices on the Rate Page to decide what fits best with your budget.
4. Complete your Enrollment Form and mail it. Or call with any questions. And if you're not an AARP member, fill out the enclosed AARP Membership Application.

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.

AARP Medicare Supplement Plans are insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans are available to eligible individuals under age 65 enrolled in Medicare due to disability.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. An agent/producer may contact you.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives, or advisors. Please see the enclosed materials for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

Important Notice: You are entitled to receive a *Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146 toll-free or visit us on the Web at www.aarphealthcare.com/learn.

Why have over 2.8 million*
people chosen AARP® Medicare
Supplement Insurance Plans?

[Sample A. Sample
123 Main Street
Suite 1234
Anytown S1 12345-6789]

Dear [Sample A. Sample],

You may have recently received some information about Medicare supplement insurance. If you're considering other options, this would be a good time to look into an AARP Medicare Supplement Plan. This package includes details on how to enroll in one of these AARP Medicare Supplement Insurance Plans.

Having a variety of plan choices is an important factor.

Besides carrying a nationally recognized name,** AARP Medicare Supplement Insurance Plans are insured by UnitedHealthcare Insurance Company (UnitedHealthcare), which offers a range of Medicare supplement plans to fit your needs and budget.

2.8 million* have chosen the AARP name.

You may remember from previous mailings that all Medicare supplement plans offer important benefits, such as being able to choose your own doctors who accept Medicare patients and having a plan that travels with you in the U.S. But AARP Medicare Supplement Plans are the only Medicare supplement plans to carry the AARP name.

Medicare supplement plans can be more affordable than you think.

A Medicare supplement plan also allows you to manage your budget by helping you predict your out-of-pocket costs. See the Rate Page for plans and rates in your area.

(continued on back)

**The only Medicare
supplement plans
endorsed by AARP**

**Choose your own
doctor or hospital
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Medicare patients**

**No referrals for
specialists**

**Virtually no claim
forms**

**A plan that travels
with you in the U.S.**

**Helps pay some
expenses Medicare
alone doesn't pay**

**A variety of plan
choices**

**For more information,
call toll-free
[1-866-518-7220]**

**Based on March 2009 internal company data.
www.aarphealthcare.com/statistics*

*** The Harris Poll®, December 11, 2008, Harris Interactive Inc. All rights reserved.*

(continued from front)

Now is a good time to look at your insurance.

Many people are considering their choices during the Medicare Advantage Annual Enrollment Period, which extends from November 15 to December 31 each year. It's a good time to consider a Medicare supplement plan. Why? Because if you're looking to change from a Medicare Advantage plan, you can return to Medicare Parts A & B during this time and apply for a Medicare supplement plan.

Make the call.

You don't need to be a member to call and get answers about AARP Medicare Supplement Insurance Plans. But you do need to be a member to enroll. You can apply for AARP membership when you apply for an AARP Medicare Supplement Plan. Call toll-free [1-866-518-7220] (711 for TTY access). You can also find helpful information at www.aarphealthcare.com/learn.

Sincerely,



Susan Morisato
President, Ovations Insurance Solutions
UnitedHealthcare Insurance Company

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Moving to an AARP® Medicare Supplement Insurance Plan may be worth a phone call.

Perhaps you are without Medicare supplement insurance or your current plan doesn't meet your needs. If so, an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), may be the answer. Here's why:

Medicare supplement insurance plans can be an affordable solution.

A Medicare supplement plan can help you predict your out-of-pocket costs so you can better manage your budget.

A choice of plans.

UnitedHealthcare offers a choice of Medicare supplement plans to help you find coverage that meets your needs and budget.

You don't need to be a member to call.

But you do need to be a member to enroll. You can apply for AARP membership when you apply for an AARP Medicare Supplement Plan.



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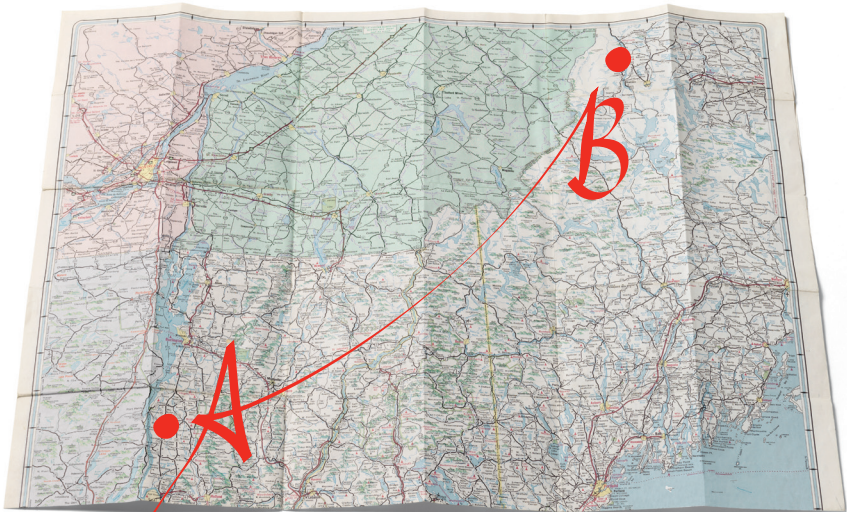
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Moving from one Medicare supplement plan to another might seem like a long, complicated process.



It doesn't have to be.

Quick answers to commonly asked questions.

Q. Aren't all Medicare supplement plans pretty much the same?

A. Yes, Medicare supplement insurance benefits are standardized; however, providers are not all the same. Plan selection, customer service, and rates vary by provider. You should also consider the financial stability of the company. UnitedHealthcare Insurance Company is ranked as A-rated by A.M. Best.**

Q. Why would an AARP® Medicare Supplement Insurance Plan be right for me?

A. Over [2.8] million*** AARP members have chosen an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare and the only Medicare supplement plan to carry the AARP name.

**In 2009, UnitedHealthcare Insurance Company was rated “A-stable” by A.M. Best, an independent organization that evaluates insurance company financial performance.

***Based on [March 2009] internal company data.
www.aarphealthcare.com/statistics

†Based on [January 2010] internal company statistics.

Q. Are there any discounts available to me?

A. You could save \$2 per month (\$24 per year) on the total household premium when you sign up for Electronic Funds Transfer (EFT). Over [1.9] million† AARP members find this to be a convenient and cost-effective way to pay their monthly premiums. And you can take 5% off your monthly premiums if two members of your household are on the same account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare.

Q. What if I have more questions?

A. Call toll-free [1-866-518-7220] (711 for TTY access) for answers to your questions about AARP Medicare Supplement Insurance Plans. Assistance is available Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET. You can also always visit **www.aarphealthcare.com/learn** for more information.

Why not consider Medicare supplement insurance plans?

- Choose your own doctors that accept Medicare patients
- See specialists without referrals
- Virtually no claim forms
- A plan that travels with you in the U.S.
- A choice of plans

What do you want from your Medicare supplement insurance plan?

The chart below highlights some important things to consider when choosing a Medicare supplement insurance plan.

What you're looking for:	What AARP Medicare Supplement Insurance Plans provide:
High level of satisfaction	[94]% overall customer satisfaction†
High level of customer questions resolved during the first call	[99.8]% first-call resolution rate†
Timely claims processing	[99.73]% of claims processed in 10 days†
A nationally recognized name§	The only Medicare supplement plans to carry the AARP name

‡Based on [December 2009] internal company data.
www.aarphealthcare.com/statistics
§The Harris Poll®, [December 11, 2008]. Harris Interactive Inc.
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Make the call now.

Call toll-free [1-866-518-7220] (711 for TTY access) for answers to your questions about AARP Medicare Supplement Insurance Plans.

Or visit **www.aarphealthcare.com/learn** for more information.

AARP® | Medicare Supplement Plans
insured by **UnitedHealthcare**
Insurance Company

UnitedHealthcare Insurance Company
P.O. Box 1017 • Montgomeryville, PA 18936-1017

Sample A. Sample
123 Main Street
Anytown S1 12345-6789

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UNITEDHEALTHCARE

An important message about AARP® Medicare Supplement Insurance Plans.

CA25030S1

Think changing Medicare supplement
insurance is just too hard to bother with?
It's not.



See what AARP® Medicare Supplement Insurance Plans have to offer.

You may have made decisions you feel stuck with. You might wish you had different Medicare supplemental insurance. Or maybe you're just re-evaluating your health insurance. If your current Medicare supplement plan is not meeting your needs, you might want to change to an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

Medicare supplement plans can be more affordable than you think.

A Medicare supplement plan can help you predict your out-of-pocket costs so you can better manage your budget.

Get started now.

[2.8] million people have chosen AARP Medicare Supplement Insurance.**

AARP Medicare Supplement Insurance Plans are the only plans to carry the AARP name. They are insured by UnitedHealthcare, which offers a variety of plans to choose from.

***Based on [March 2009] internal company data.
<http://www.aarphealthcare.com/statistics>*

Call toll-free **[1-866-518-7220]** (711 for TTY access) for your Enrollment Kit with plan information.

What do you want from your Medicare supplement insurance plan?

The chart below highlights some important things to consider when choosing a Medicare supplement insurance plan.

What you're looking for:	What AARP Medicare Supplement Insurance Plans provide:
High level of satisfaction	[94]% overall customer satisfaction [†]
High level of customer questions resolved during the first call	[99.8]% first-call resolution rate [†]
Timely claims processing	[99.73]% of claims processed in 10 days [†]
A nationally recognized name ^{††}	The only Medicare supplement plans to carry the AARP name

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^{††}The Harris Poll®, [December 11, 2008]. Harris Interactive Inc. All rights reserved.

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AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives, or advisors. Call for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.



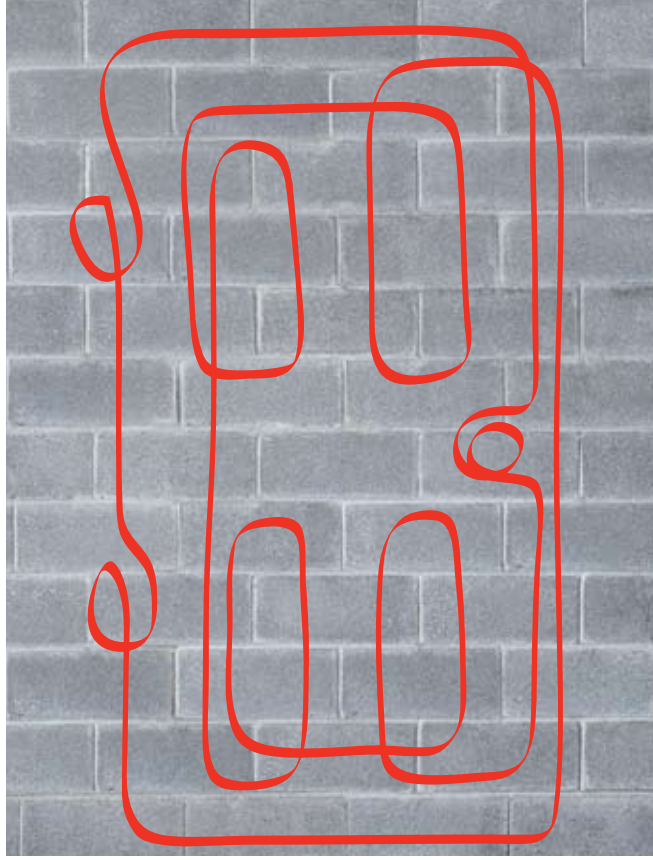
UnitedHealthcare Insurance Company
P.O. Box 1017 • Montgomeryville, PA 18936-1017

[Sample A. Sample
123 Main Street
Anytown US 12345-6789]

Switch your Medicare supplement coverage. Details inside.

CA25031ST

Feel locked into a Medicare supplement
plan that doesn't meet your needs?
Escaping may be easier than you think.



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It's time to look into an AARP® Medicare Supplement Insurance Plan.

If your needs have changed, there are plenty of other options.

Perhaps you are without Medicare supplement insurance or your current plan doesn't meet your needs. If so, an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, may be the answer. Keep reading to learn how you can change to a Medicare supplement plan.

Why change to an AARP Medicare Supplement Insurance Plan?

These are the only Medicare supplement plans to carry the AARP name. Customer satisfaction and service rates are high, and claims processing is fast.*

**Based on [December 2008] internal company data.
www.aarphealthcare.com/statistics*

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Choose a plan that's right for you.

Call toll-free **1-866-518-7220** (711 for TTY access). You can also always visit **www.aarphealthcare.com/learn** for more information.

You don't need to be an AARP member to call, but you need to be a member to enroll, so ask for an AARP Membership Application if you need one.

What you're looking for:	What AARP Medicare Supplement Insurance Plans provide:
High level of satisfaction	[94]% overall customer satisfaction*
High level of customer questions resolved during the first call	[99.8]% first-call resolution rate*
Timely claims processing	[99.23]% of claims processed in 10 days*
A nationally recognized name**	The only Medicare supplement plans to carry the AARP name

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www.aarphealthcare.com/statistics*

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Medicare Supplement Plans
insured by **UnitedHealthcare**
Insurance Company

AARP Medicare Supplement Insurance Plans
Insured by UnitedHealthcare Insurance Company
(UnitedHealthcare Insurance Company of New York for New York residents)
P.O. Box 1017 • Montgomeryville, PA 18936-1017

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UNITEDHEALTHCARE



Thinking of changing Medicare supplement plans?
Follow the line to find out how.

OA25044ST



AARP[®] | Medicare Supplement Plans
insured by **UnitedHealthcare**
Insurance Company

AARP Medicare Supplement Plans
Insured by UnitedHealthcare Insurance Company
(UnitedHealthcare Insurance Company of New York for New York Residents)
P.O. Box 1017 • Montgomeryville, PA 18936-1017

PRSRT STD
U.S. POSTAGE
PAID
UNITEDHEALTHCARE

Why have so many people chosen
AARP[®] Medicare Supplement Insurance Plans?
Follow the line to find out.

OA25045ST

